

B1

- - 27. (New) A method for generating payments from accounts of payers to payees, the method comprising:

receiving information requesting a payment including  
information identifying an amount of the payment to be applied to an  
account, and  
information identifying an institution authorized to generate the payment  
from the account;  
validating the information identifying the institution by comparing it to  
authenticated information, wherein the information identifying the institution is validated  
when it corresponds to the authenticated information, and an error indication is  
generated when it does not correspond to the authenticated information; and  
generating a request that the identified institution generate the payment of the  
identified amount from the account.

28. (New) The method of claim 27, wherein said receiving information further  
comprises:

receiving information for identifying a new payer who has not previously been  
identified, including information identifying the payer and information identifying the  
account.

29. (New) The method of claim 27, wherein said receiving information further  
comprises:

receiving information for identifying a payer who has previously been identified,  
including information for verifying the identity of the payer.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

30. (New) The method of claim 27, wherein said generating the request further comprises:

printing a check requesting payment of the identified amount by the identified institution; and

sending the check to the identified institution.

31. (New) The method of claim 27, wherein said generating the request further comprises:

sending the request for payment of the identified amount by the identified institution to a remote location using a data transfer connection.

32. (New) The method of claim 31, wherein said generating the request further comprises:

printing a check at the remote location requesting payment by the identified institution of the identified amount; and

sending the check to the identified institution.

33. (New) The method of claim 27, wherein said method further comprises:

sending the request for payment of the identified amount to the identified institution using a data transfer connection.

34. (New) The method of claim 33, wherein said method further comprises:

receiving information from the identified institution indicating whether sufficient funds are available to generate the payment of the identified amount.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

35. (New) A system for generating payments from accounts of payers to payees, the system comprising:

means for receiving information requesting a payment including

information identifying an amount of the payment to be applied to an account, and

information identifying an institution authorized to generate the payment from the account;

means for validating the information identifying the institution by comparing it to authenticated information, wherein the information identifying the institution is validated when it corresponds to the authenticated information, and an error indication is generated when it does not correspond to the authenticated information; and

means for generating a request that the identified institution generate the payment of the identified amount from the account.

36. (New) The system of claim 35, wherein said means for receiving information further comprises:

means for receiving information for identifying a new payer who has not previously been identified, including information identifying the payer and information identifying the account.

37. (New) The system of claim 35, wherein said means for receiving information further comprises:

means for receiving information for identifying a payer who has previously been identified, including information for verifying the identity of the payer.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

38. (New) The system of claim 35, wherein said means for generating the request further comprises:

means for printing a check requesting payment of the identified amount by the identified institution; and

means for sending the check to the identified institution.

39. (New) The system of claim 35, wherein said means for generating the request further comprises:

means for sending the request for payment of the identified amount by the identified institution to a remote location using a data transfer connection.

40. (New) The system of claim 39, wherein said means for generating the request further comprises:

means for printing a check at the remote location requesting payment by the identified institution of the identified amount; and

means for sending the check to the identified institution.

41. (New) The system of claim 35 wherein said system further comprises:

means for sending the request for payment of the identified amount to the identified institution using a data transfer connection.

42. (New) The system of claim 41, wherein said system further comprises:

means for receiving information from the identified institution indicating whether sufficient funds are available to generate the payment of the identified amount.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

43. (New) A computer program product, comprising a computer readable medium having computer program code embodied in the medium for generating payments from accounts of payers to payees, wherein the program code comprises:

code for receiving information requesting a payment including

information identifying an amount of the payment to be applied to an account, and

information identifying an institution authorized to generate the payment from the account;

code for validating the information identifying the institution by comparing it to authenticated information, wherein the information identifying the institution is validated when it corresponds to the authenticated information, and an error indication is generated when it does not correspond to the authenticated information; and

code for generating a request that the identified institution generate the payment of the identified amount from the account.

44. (New) The computer program product of claim 43, wherein said code for receiving information further comprises:

code for receiving information for identifying a new payer who has not previously been identified, including information identifying the payer and information identifying the account.

45. (New) The computer program product of claim 43, wherein said code for receiving information further comprises:

code for receiving information for identifying a payer who has previously been identified, including information for verifying the identity of the payer.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com

46. (New) The computer program product of claim 43, wherein said code for generating the request further comprises:

code for printing a check requesting payment of the identified amount by the identified institution; and

code for sending the check to the identified institution.

47. (New) The computer program product of claim 43, wherein said code for generating the request further comprises:

code for sending the request for payment of the identified amount by the identified institution to a remote location using a data transfer connection.

48. (New) The computer program product of claim 47, wherein said code for generating the request further comprises:

code for printing a check at the remote location requesting payment by the identified institution of the identified amount; and

code for sending the check to the identified institution.

49. (New) The computer program product of claim 43, wherein said program code further comprises:

code for sending the request for payment of the identified amount to the identified institution using a data transfer connection.

50. (New) The computer program product of claim 49, wherein said program code further comprises:

code for receiving information from the identified institution indicating whether sufficient funds are available to generate the payment of the identified amount.

FINNEGAN  
HENDERSON  
FARABOW  
GARRETT &  
DUNNER LLP

1300 I Street, NW  
Washington, DC 20005  
202.408.4000  
Fax 202.408.4400  
www.finnegan.com